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# The San Diego REALTOR®



THE TRUSTED VOICE OF SAN DIEGO REAL ESTATE

What's Happening at SDAR • October 2009

## HUNDREDS ATTEND ANNUAL MEETING & CHILI COOK-OFF

On September 11, 2009 over 200 members gathered at SDAR to eat Phil's BBQ, taste great chili recipes, and honor REALTORS® who volunteer in the community. A giant tent was erected in the SDAR parking lot to shield attendees from the hot September sun while they dined and enjoyed the music and mingling.

Nine sponsors showcased their finest chili recipes in an effort to win 1st Place. The lucky judges for the day were 2008 Broker of the Year, Drew Burks; 2008 REALTOR® of the Year, Ann Throckmorton; and 2008 Affiliate of the Year, Ed Northrup. The Chili Cook-Off winners were...1st Place: Elite Maintenance Services; 2nd Place: Bank of America Home Mortgage-Mission Valley Branch; and 3rd Place: San Diego Union-Tribune. Kudos to all the cooks!!

This event also served as a venue to present the Community Volunteer Recognition. Each year the San Diego Association of REALTORS® is pleased to recognize SDAR REALTORS®, companies, and affiliates who are actively providing volunteer services in their various communities. For a complete list of those honored that day, please see Page 5.

**We would also like to acknowledge the generous sponsors of this event:**

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**San Diego Business Journal**

**San Diego Union-Tribune**

**Top Producer Systems**

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**Western Exterminator**

*Thank you to all those who attended this fun event. To see more photos, visit [www.sdar.com](http://www.sdar.com) and click on "Events."*



PERIODICAL

## EVERYDAY HEROES 5K WALK/FUN RUN BRINGS COMMUNITY TOGETHER

SDAR was proud to sponsor the 2nd Annual Everyday Heroes Walk on September 26 at Liberty Station. Hundreds of REALTORS® and industry affiliates showed up to support the Ambassadors Foundation and the "Everyday Heroes" Program which helps San Diego Police Officers become homeowners.

This year the Ambassadors Foundation partnered with the Girl Scouts to raise awareness on healthy living and to bring the community together by walking for a great cause.

A big "thank you" to those who walked, volunteered, and sponsored this wonderful event. In turn, the event was filled with great food, prizes, live entertainment, and lots of fun for all ages.

Your support and additional donations directly benefit the Ambassadors Foundation and its efforts to help San Diego Police Officers.

We look forward to seeing you at future events.



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ERIK A. WEICHELT

## PRESIDENT'S PERSPECTIVE

the same percentage compared to last year at this time. Year-to-date sales for both types of properties are up over 20 percent compared to 2008.

I would like to thank the hearty souls (and a few four-pawed friends) who joined our efforts to raise funds at the 2nd annual Everyday Heroes 5K Walk and Fun Run last month. We were pleased to see so many walkers for our event that supports the Ambassadors Foundation, a project that is helping San Diego police officers become homeowners in the communities in which they serve.

Another big event is coming up in November – one that no San Diego REALTOR® should miss. For the first time, the NAR Conference and Expo will be right here in San Diego, from November 13 to 16, at the San Diego Convention Center. What a unique opportunity to jump-start your career and get you on track as our economy rebounds. Dozens of programs and

speakers are on tap to deliver money-making strategies to help you succeed, no matter what area of real estate you make your living. I know I'm looking forward to networking with some of the most successful real estate professionals in the country... and I don't have to hop on a plane across the country to meet them. Please consider attending even one day of the conference. You can link to the website at [www.realtor.org/convention.nsf](http://www.realtor.org/convention.nsf).

Not only will I be interacting with our national colleagues, but I am also attending an international event. The Real Estate Brokers Association from the state of Baja California (Consejo Estatal de Profesionales Inmobiliarios de Baja California, or CEPIBC) will be celebrating its XII annual convention in the sunny coastal city of Rosarito. The date is October 28-30, 2009, at the Rosarito Beach Hotel. Professional delegations from: San Felipe, Mexicali, Tecate, Tijuana, Rosarito, Ensenada,

and San Quintin will be participating in this event.

Our proximity to Mexico is more than enough reason to expand your vision and become a global real estate professional, but there are many other opportunities beyond North America and across the oceans. SDAR recently hosted a weeklong Certified International Property Specialist course that assisted students who wanted to focus on the international market, helping local buyers invest abroad, and serving the growing immigrant population. Toward that goal, SDAR has inaugurated an International Council to provide even more opportunities for our members to take advantage of markets beyond our borders. For more information about the council or upcoming events, you can write to [International@sdar.com](mailto:International@sdar.com) or call (858) 715-8038.

*Keeping it real,  
Erik Weichelt*



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2010 is rapidly approaching and I am excited to start my term as President for the association and continue the great work that we have begun for the members in the last few years.

It's been a busy year for everyone at SDAR. We have launched new programs designed to give you additional networking opportunities and additional knowledge in your field. I was pleased to be able to help get the San Diego Association of REALTORS® Chapter of the Young Professionals Network (YPN) off the ground. With the help of my Vice Chair on the YPN Committee, Drew Burks, SDAR's YPN already has approximately 200 members. YPN is a great way for REALTORS® to get together and share some of the business practices

that are making them successful. I encourage you to get involved and reap the benefits of networking with your fellow REALTORS®.

In preparing for my term as President, it is incumbent upon me to make sure that SDAR is represented well on all stakeholders groups. Perhaps one of the most important places this holds true is on the Sandicor Board of Directors and the Sandicor Tempo Users Group (STUG). The MLS is one of the most important, if not the most important tool we use in our day-to-day business. I will be appointing the most qualified members to represent SDAR at Sandicor and asking you, the individual member, to share your comments and concerns with regards to Tempo. As the daily users of the

MLS, you know better than anyone how it can be improved.

I also encourage you to dedicate some of your spare time to SDAR by volunteering for a committee. Many ideas that the Board of Directors implement in the form of benefits and services for you materialize at the committee level. I will be selecting chairs for each SDAR committee in the coming months, and it is my hope that they will have a dynamic team behind them throughout the year.

Lastly, I hope you will join me at the 2010 Installation Dinner & Dance. While I am thrilled that I will be installed into office along with the rest of the leadership team, I am even more excited to be part of honoring



MARK MARQUEZ

our outgoing president and the winners of the "Awards of Excellence." I hope you will save January 16 on your calendar to attend this event which will take place at the beautiful new Hilton Bayfront Hotel in Downtown.

*Sincerely,*  
Mark Marquez  
2009 President-Elect

## BOARD OF DIRECTORS HIGHLIGHTS OF SEPTEMBER 2009 MINUTES

• **President's Report:** Erik Weichelt reported that he spoke at the recent East County Chamber of Commerce meeting about current market statistics and trends.

• **President-Elect's Report:** Mark Marquez attended the NAR Leadership Summit in Chicago, as well as the C.A.R. Leadership Symposium in Los Angeles, both with CEO Mike Mercurio. He has given two interviews on Fox News, attended the Election Committee and Executive Committee meetings, and the Young Professionals Network event at Sapphire Towers.

• **Chief Executive Officer's Report:** Mike Mercurio noted that SDAR's Real Estate Summit on August 18 was a great success, with more than 700 attending.

**Other Business:**

- Upon recommendation of the Election Committee, the Board of Directors unanimously ratified the 2009 Election Report of 2010 Officers, Directors, and Bylaw Amendments. President Weichelt introduced newly elected 2010 Directors Glenn Bennett, Dan Hill and Ken Tablang. He also congratulated Bob Kevane and Raylene Brundage on their election as president-elect and vice president. Weichelt noted that service to SDAR is of importance, whether elected to a leadership position or not.

- Upon recommendation of the Government Affairs Committee, the Board of Directors unanimously adopted a motion to sign on to the letter to Councilmember Todd Gloria in opposition to increasing linkage fees.

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# SEPTEMBER REALTOR® APPLICANTS

The following people have applied for membership in the San Diego Association of REALTORS®. Any objections to the admittance should be addressed in writing to the Membership Committee, San Diego Association of REALTORS®, P.O. BOX 85586, San Diego, CA, 92186-5586.

## Designated REALTORS®

Seth Au - Audorado Group, Inc.  
Mark Bennett - Redfin Corporation  
Thomas Felde - Real Estate Professional Group  
Enrique Flores - Enrique Flores  
Julie Garza - Touchstone Development, Inc.  
Stephen Herman - Sierra Ridge Properties  
Hannelore Inman - Skyline Real Estate Services  
Michael Marks - Kelly Brokerage, Inc.  
Nancy Martin - Rina, Inc.  
Keen Ni - Client First Realty  
Marijan Nikolovski - American Loans and Homes  
Richard Nouri - Richard Nouri  
Bryce Novak - Bryce Novak, Broker  
Carrie O'Brien - Flagship Properties  
Bijan Safaie - RB Realty and Financial Group  
Javier Serhan - Cedar Realty Group  
Richard Slater - Richard Slater  
John Stirling - Argenta Real Estate  
Tiffany Torgan - Luxe Real Estate Group, Inc.  
Wahib Wehbe - Bob J. Wehbe

## REALTORS®

Kathryn Acampora - RC Realty of San Diego  
Irene Amonette - Realty Executives Dillon  
Claudia Anza - Prudential California Realty  
Alejandro Arce - Prudential California Realty  
Marilyn Arrieta - Prudential California Realty  
Janna Ascasio - Slavens Realty  
Carla Bahl - Coldwell Banker Residential  
Audrey Baker - Windermere Pacific Coast Prop.  
John Baker - Prudential California Realty  
Erika Barillas - Classic California Realty Inc.  
Lynnor Benson - Tres Realty, Inc.  
Rebecca Benson - Four Seas Holdings Corp.  
Jerry Bice - Prudential California Realty  
Roger Birchmeier - Keller Williams SD Metro  
Travis Bolen - Coastline Capital Realty  
Corazon Bontigao - Keller Williams Carmel Valley  
Daniel Brener - Prudential California Realty  
Christopher Brown - Scott Anastasi Realty  
Steven Browning - Prudential California Realty  
Jewell Buenavista - Prudential California Realty  
Maria Carson - Prudential California Realty  
Alfonso Cecena - Century 21 Carole Realty  
Fernando Cesena - Prudential California Realty  
Esther Chialim - Clarus Real Estate  
John Choukair - County Wide Funding, Inc.

John Collazo - Sellstate Next Generation  
Arlene Colley - Prudential California Realty  
Steven Creekmore - Keller Williams Carmel Valley  
Kristine Currier - ZipRealty, Inc.  
Timothy Dabbs - Silvercrest Realty Group, Inc.  
James Darby - USA Financial Consultants, Inc.  
Michael Diaz - Maximum Mortgage & Real Estate  
David Diboll - NuVilla Real Estate  
Karen Dickman - Xcel Real Estate  
Laura Disharoon - Prudential California Realty  
Anthony Divincenzo - Lee Mather Company  
Nicholas Downs - Keller Williams SD Metro  
Matt Duerr - Prudential California Realty  
Shea Ealey - Coldwell Banker Residential  
John English - Laturno Kuick Realty  
Cynthia Felde - Real Estate Professional Group  
Paulette Fennello - Prudential CA Realty-Village  
Abel Ferreira - Realty Executives All Area  
Brian Flock - Oak Tree Realty Group  
Robert Gardner - Tri-Coast  
Cynthia Gathman - Lee Mather Company  
Alejandro Gomez - Realty Executives Dillon  
Susan Holt - Prudential California Realty  
Tammy Hughes - Lee Mather Company  
Debbie Jurries - Prudential California Realty  
Dustin Kaplan - Choice Point Realty  
Mike Kasper - Pacific Sun Properties  
Jessica Kettering - Fletcher Team, Inc.  
Raisa Kirichenko - Olga Finch  
Joanie Kiser - Lee Mather Company  
Tracey Klaser - Windermere Exclusive Properties  
Rebecca Klein - Seymour R E Investments, Inc.  
Barbara Kokaska - Prudential California Realty  
Todd Kroepel - Prudential California Realty  
Lionel Lawrence - Cornerstone Real Estate Group  
Adam Leeds - La Jolla Coastal Real Estate  
Emma Lefkowitz - Quality First Real Estate  
John Lemperle - Independence Realty  
Deborah Leona - Insider Mortgage  
David Leonti - RE/MAX Pacific  
Vera Lesyuk - Keller Williams Carmel Valley  
Cheryl Lewis - ZipRealty, Inc.  
Thomas Lighthipe - ZipRealty, Inc.  
Man Ling - Gold Medal Realty & Mortgage  
Ryan Lipsey - GNT Financial Services  
Lauren Lombardi - Avalon Real Estate Services  
Evelyn Lopez - ZipRealty, Inc.  
Faustino Lopez - Prudential California Realty  
Marie Lopez Santana - Prudential Dunn, REALTORS®  
Janet Magiera - The Dymond Group  
Bryan Mancuso - Keller Williams Carmel Valley  
Veronica Mantanona - Realty Executives Dillon  
Jose Mares - Prudential California Realty  
Ty Maynarich - Keller Williams Realty

Recela Meador - Premiere Home Funding, Inc.  
Ronnie Medina - West Bridges Realty  
Theresa Ann Metri - Exit Stepping Stone Realty  
Rexina Mize - Windermere Exclusive Properties  
Ron Monigold - The Metropolitan Group  
Julio Montenegro - ZipRealty, Inc.  
Sandra Morales - Realty Executives Dillon  
Fausto Naranjo - Casa Latino AT  
Shauna Newman - Sapphire Realty  
David Nguyen - Prudential California Realty  
Nhu-Mai Nguyen - ZipRealty, Inc.  
Grace Ontiveros - Prudential California Realty  
Henry Pailles - Ashton Realty  
James Park - Four Seas Holdings Corp.  
Jeffrey Parker - ZipRealty, Inc.  
Jeffrey Peter - Andrew Zucker  
Charles Powell - Century 21 1st Choice Realty  
Claudia Remon - Premier Realty Associates  
Bond Schoeffel - Rancho Buena Vista  
Caroline Schurter - Legacy Realty  
Aleksander Sherif - Keller Williams SD Metro  
Steve Sims - Prudential California Realty  
Carol Snapp - Southwest Realtors  
Ruby Ann Soria - Realty Executives Dillon  
Augusto Sorzano - Prudential California Realty  
Matthew Sparrow - Dana Horne Realty  
Jonathan Steele - First Team Real Estate  
Ryan Stein - Russ Eskilson Real Estate  
Cynthia Summerfield Weichert, REALTORS®  
Vahe Ter-Martirosyan - Coldwell Banker Residential  
Hung Tran - Cali Home Realty  
Kristin Underwood - Home Plus Corporation  
David Vancellette - Allegro Realty & Mortgage  
Diana Villarreal - Realty Executives Dillon  
Gregory Villarreal - Realty Executives Dillon  
Nicole Weber - Prudential California Realty  
Holly Wu - New Era Real Estate Group  
Richard Wyllie Sr. - Prudential California Realty  
Jonathan Young - Coldwell Banker Residential  
Karen Young - Realty Executives Dillon  
Kirk Zurbirgen - Classic Realty

## Secondary Members Designated REALTORS®

Jeffers Chea - Chea Realty

## REALTORS®

Richard Combs - South Beach Real Estate, Inc.  
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Carlos Gomez - Seven Six O Real Estate, Inc.  
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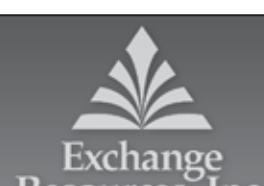


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## TIERRASANTA AREA REALTORS®

The TierraSanta Area REALTORS® ("TSAR") organization is a relatively new addition to the San Diego County real estate landscape, having been founded in 2008. There are no fees to join, no fees to pitch properties, and all SDAR members and affiliates are welcome. We hope to keep it that way through the largess of our hostess, Bess, owner of EarthBlend Tea and Coffee. The TSAR members are dedicated to supporting the real estate community in Tierrasanta and the Tierrasanta neighborhood in general.

Don Dalton, an agent with Elegant Estates who has since "mostly" retired and moved to Maui, and I chaired the first meeting less than a year ago. In

advance of the meeting we called every agent who had an active listing in Tierrasanta. We called the office manager of every neighboring office. We notified title, escrow, and lender affiliates. In the midst of one of the deepest market declines in California history, we gaveled open the first meeting to a "standing room" crowd of seven, including Don and me. Despite our inauspicious beginning our intrepid group soldiered on.

We support local REALTORS® by giving our agents and affiliates a forum for socialization and education, as well as an opportunity to promote their listings, and address their buyers' and sellers' needs. Our caravan meeting is held

every Thursday morning at EarthBlend Tea and Coffee at 6020 Santo Road just south of Highway 52. Social networking starts at 9:00 a.m. and is followed by educational updates on current issues of interest to the membership. Pitches follow, and the ride portion of our Pitch and Ride usually starts at 9:45 a.m. Since we only allow three houses on caravan each week, we usually conclude each session by 11:00 a.m.

Most who attend work in the Tierrasanta area and the Interstate 15 corridor. Our caravan is limited to homes in the 92124 zip code, but we also allow pitches at our meetings to promote properties in the surrounding areas.



WADE LOVELL

Please visit the SDAR Caravan webpage for more information. The "CARAVAN TOURS" tab is on the SDAR home page at the top to the far right next to the "Local Forms" tab.

Remember, TSAR members have the 411 (our caravan number) on Tierrasanta real estate. Shouldn't you be a TSAR member?

*Wade Lovell is a longtime REALTOR® and the Designated Broker of Elegant Estates.*

## In Memory Of... EDWARD T. CLARE

Edward T. Clare: SDAR lost longtime REALTOR® member and "Honorary Director for Life" Edward T. Clare in September. Ed was born and grew up in Brooklyn, New York. During World War II, he was a Naval flight instructor. After the war, he went back to college and became an electrical engineer. He started working for Fairchild, in New York, on the Lark and Skylark Missiles. While working for Fairchild, he made many trips to California to test missiles. He decided his family was living on the "wrong side of this continent." In 1953, he moved his family to San Diego to work for Convair as a Senior Project Engineer on the Atlas Missile Program. He was very proud of the success of this program. In 1960, he became vice president of Cohu Electronics. While there, he was responsible for

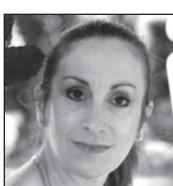
the acquisition of Delta Design. He left Cohu to start his own real estate company, Clare Management Corporation, in 1970. There he specialized in the sale and management of income-producing properties. Ed was a born instructor who wrote and taught courses for the Institute of Real Estate Management as well as the California Association of REALTORS®. He was a member of SDAR for 37 years. He was active in St. Therese Catholic Church where he helped with the Stewardship program and served as an usher for many years. Ed was married for 60 years to Kathryn, the love of his life. He is survived by his children -- Kathleen Monaco (Joseph), Edward T. Clare, Jr. (Charlene) and Kenneth Clare. He has nine grandchildren and 13 great-grandchildren.

## Community Volunteer Recognition

The San Diego Association of REALTORS® is pleased to annually recognize SDAR REALTORS®, companies, and affiliates who are actively providing volunteer services in their various communities.



Patti Adams



Laurielyn Barnett



Glenn Bennett



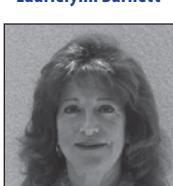
Eileen Castberg



Gina DeLeo



Rex Downing



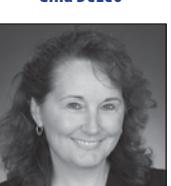
Barbara DuDeck



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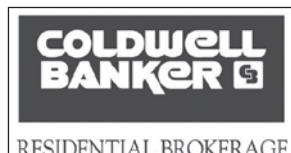


Nick Rhea



Roger Roberts

### Company Recognition



16363 Bernardo Center Drive

## Volunteer Organizations

Ambassadors Foundation  
Amherst Springs HOA  
City of San Diego Human Relations Commission  
Congregation Beth El  
Special Mediator for Foster Care Children  
Episcopal Community Services  
Escondido Community & Older Adult Services Commission  
La Playa Trail Association

Meals on Wheels  
Neighborhood Watch  
Outdoor Outreach  
Ramona Lutheran Church  
Rancho Bernardo Community Council  
Rancho Bernardo High School  
Rancho Bernardo Kiwanis  
Rebuilding Together San Diego  
Republican Women Federated  
San Diego Blood Bank

San Diego County Estates Association  
San Diego County Tax Appeals Board  
San Vicente Valley Club  
Second Chance Dog Rescue  
Spirit of the Fourth – Rancho Bernardo  
St. Madeleine Sophie's Center  
STEP – Student Travel & Exchange Program

Step-Up Program – Consensus Organizing Center, SDSU  
Sunshine Care  
The Rotary Club of Rancho Bernardo  
True Vine Community Development Center  
Voices for Children  
Wagenheim PTSA  
Warrior Foundation  
Westview High School

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### EXTEND AND EXPAND THE HOMEBUYER TAX CREDIT

The \$8,000 first-time homebuyer tax credit expires as of December 1, 2009. But the usefulness of the credit could diminish daily if the credit is not extended well before that date. A homebuyer is eligible for the tax credit only if the home is "purchased" before December 1, 2009. That means that buyers have to find a house, complete a contract, satisfy any contingencies, secure financing and go to closing by November 30. Accomplishing those tasks by November 30 will become more difficult with every passing day. In today's market, it generally takes between 45 and 60 days to go from contract to closing.

Without congressional action soon, the market may freeze again. The tax credit has been effective. National Association of REALTORS® (NAR) research suggests that as many as 350,000 sales this year can be directly attributed to the availability of the credit.

The tax credit stimulated market activity. The volume of housing sales has improved steadily every month since the credit was enacted. The credit pulled people from the sidelines and created some momentum that had been absent. In California, nearly 40 percent of first-time home buyers reported they would not have purchased a home without the tax credit, according to a California Association of REALTORS® (C.A.R.) survey.

Inventory may remain unusually high in some areas. The waves of foreclosures attributable to subprime and other improper lending practices are working themselves through the system. Presently, high unemployment rates pose a threat to homeowners and could set another round of foreclosures in motion. If foreclosure rates were to spike again, inventories could become bloated again. Incentives are still needed to keep the market moving.

Home sales continue to stimulate economic activity. The economy will never fully recover until housing markets fully recover. Thus, the stimulus the credit provides is still needed. NAR estimates that every sale generates approximately \$60,000 of additional economic activity. And expanding the credit beyond first-time homebuyers would give the economy a much needed kick.

REALTORS® are encouraged to take action and send a letter to members of congress. For more information or to take action, visit [www.naraction-center.com](http://www.naraction-center.com).

systems) and its impacts on homeowners in San Diego, improving the budget process in Sacramento, and the recent foreclosure moratorium imposed in California. REALTORS® were also given the opportunity to thank the assemblyman for helping defeat the 3% withholding proposal for independent contractors. SDAR's Government Affairs Department will be conducting more of these forums in the future as it is important for our members to maintain relationships with our elected officials and keep them apprised of issues that are important to the real estate industry.

### SAVE the DATE

SAN DIEGO ASSOCIATION OF REALTORS®

2010 Installation  
Dinner & Dance

January 16, 2010  
Hilton San Diego  
Bayfront



Installation of  
President Mark Marquez  
•  
Officers & Board  
of Directors

### SDAR ATTENDS ROUNDTABLE WITH LOCAL ASSEMBLYMAN

Assemblyman Joel Anderson hosted a Government Affairs Roundtable with 30 of SDAR's members on Tuesday, September 29 at his district office in El Cajon. At this forum some of the topics discussed were regulations regarding AB 885 (septic



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# SEPTEMBER STATISTICS DETACHED HOMES

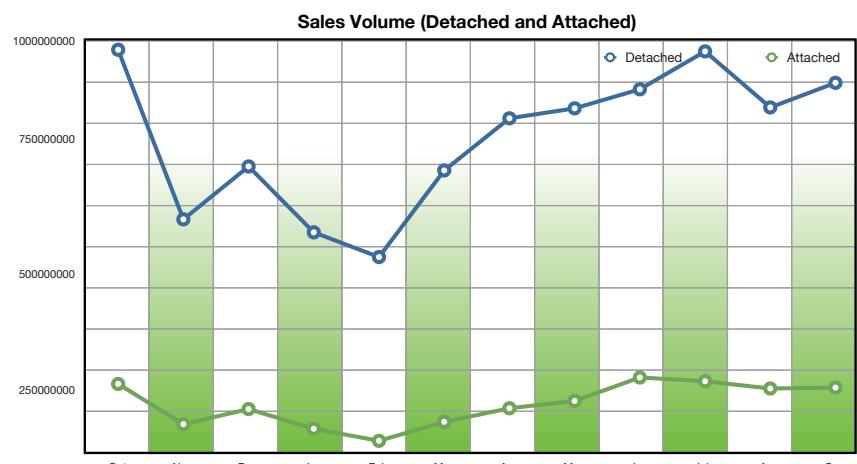
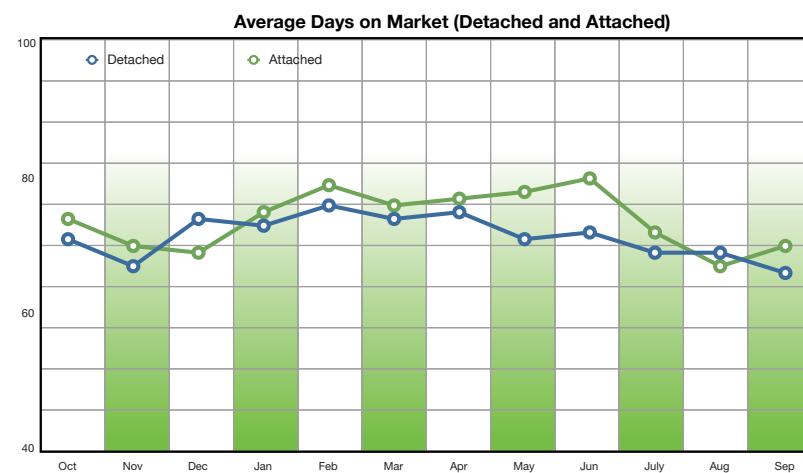
Current Year - 2009										Previous Year - 2008											
SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*					
Zip Code	Market Area	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD				
91901	Alpine	17	128	74	88	\$416,000	\$422,500	8	86	103	106	\$407,500	\$503,750	92064	Poway	39	298	64	72	\$430,000	\$480,950
91902	Bonita	6	100	60	67	\$530,000	\$426,000	11	66	86	82	\$475,000	\$537,450	92065	Ramona	43	273	86	92	\$319,000	\$325,000
91905	Boulevard	1	14	77	90	\$100,000	\$150,000	1	10	310	121	\$175,000	\$171,250	92066	Ranchita	0	4	0	55	\$0	\$89,440
91906	Campo	6	62	74	89	\$182,500	\$156,500	7	27	91	105	\$205,791	\$234,500	92067	Rancho Santa Fe	10	76	136	139	\$2,229,500	\$2,437,500
91910	Chula Vista	35	325	41	63	\$315,000	\$309,200	28	287	116	89	\$375,000	\$369,000	92068	San Luis Rey	0	0	0	0	\$0	\$0
91911	Chula Vista	32	416	78	67	\$267,500	\$264,735	38	274	83	74	\$307,000	\$331,775	92069	San Marcos	31	287	57	62	\$365,000	\$344,000
91913	Chula Vista	59	407	59	66	\$380,000	\$380,000	45	361	70	81	\$415,000	\$420,000	92070	Santa Ysabel	0	4	0	206	\$0	\$307,500
91914	Chula Vista	24	219	75	68	\$640,000	\$520,000	14	167	63	80	\$505,000	\$585,000	92071	Santee	31	263	48	69	\$312,000	\$321,000
91915	Chula Vista	21	350	76	78	\$340,000	\$361,250	36	266	68	80	\$377,500	\$416,000	92075	Solana Beach	6	44	164	114	\$1,175,000	\$1,200,000
91916	Descanso	1	10	125	193	\$285,000	\$239,500	2	9	129	102	\$263,000	\$238,000	92078	Vista	40	341	50	70	\$497,250	\$490,000
91917	Dulzura	0	2	0	36	\$0	\$152,000	0	2	0	66	\$0	\$271,000	92081	Vista	15	183	45	67	\$385,000	\$360,000
91931	Guatay	0	0	0	0	\$0	\$0	0	1	0	166	\$0	\$297,000	92082	Valley Center	14	157	133	112	\$410,000	\$403,750
91932	Imperial Beach	7	73	61	79	\$279,625	\$270,000	4	57	121	63	\$294,000	\$364,000	92083	Vista	25	243	45	72	\$267,000	\$242,000
91934	Jacumba	0	5	0	31	\$0	\$72,900	1	9	83	88	\$180,000	\$89,900	92084	Vista	27	279	35	73	\$283,000	\$285,000
91935	Jamul	5	51	66	77	\$310,000	\$477,000	4	38	136	101	\$465,000	\$605,000	92086	Warner Springs	0	5	0	42	\$0	\$180,000
91941	La Mesa	35	249	76	65	\$375,000	\$359,000	31	229	74	73	\$365,000	\$410,000	92091	Rancho Santa Fe	1	13	56	240	\$917,000	\$1,612,500
91942	La Mesa	7	77	61	65	\$320,000	\$337,500	17	65	56	51	\$380,000	\$390,000	92093	La Jolla	0	0	0	0	\$0	\$0
91945	Lemon Grove	19	199	57	75	\$251,000	\$234,000	19	136	98	86	\$275,000	\$285,000	92101	San Diego Downtown	0	3	0	159	\$0	\$408,000
91948	Mount Laguna	0	7	0	205	\$0	\$122,500	1	5	75	67	\$185,000	\$185,000	92102	San Diego	11	129	112	69	\$210,000	\$162,000
91950	National City	25	245	72	63	\$200,000	\$180,000	14	123	42	82	\$187,500	\$270,000	92103	Mission Hills	6	71	32	67	\$917,500	\$625,000
91962	Pine Valley	1	15	10	95	\$205,900	\$280,000	2	21	113	95	\$187,500	\$307,000	92104	North Park	9	125	53	62	\$555,000	\$440,000
91963	Potrero	0	4	0	107	\$0	\$124,500	1	2	559	317	\$183,750	\$194,875	92105	East San Diego	24	264	54	67	\$181,250	\$180,000
91977	Spring Valley	33	500	75	68	\$255,000	\$225,000	52	333	91	79	\$271,500	\$285,000	92106	Point Loma	7	89	45	81	\$950,000	\$777,000
91978	Spring Valley	4	56	45	71	\$375,000	\$382,450	5	39	42	74	\$327,750	\$403,000	92107	Ocean Beach	9	70	53	61	\$565,000	\$632,500
91980	Tecate	0	1	0	6	\$0	\$92,070	0	1	0	151	\$0	\$350,000	92108	Mission Valley	0	5	0	28	\$0	\$500,000
92003	Bonsall	4	32	102	96	\$440,986	\$391,870	6	27	118	111	\$787,500	\$500,000	92109	Pacific Beach	16	83	90	80	\$750,000	\$750,000
92004	Borrego Springs	6	43	162	165	\$255,000	\$162,000	2	30	77	118	\$108,750	\$224,000	92110	Old Town SD	8	61	62	74	\$620,000	\$520,000
92007	Cardiff By The Sea	5	36	61	72	\$745,000	\$782,500	3	41	58	75	\$990,000	\$990,000	92111	Linda Vista	16	115	36	45	\$437,000	\$375,000
92008	Carlsbad	13	95	53	70	\$548,000	\$551,000	15	119	96	77	\$499,000	\$634,900	92113	Logan Heights	13	190	43	71	\$150,000	\$131,000
92009	Carlsbad	33	293	75	66	\$763,500	\$695,000	32	262	76	73	\$777,500	\$782,500	92114	Encanto	54	588	56	70	\$184,150	\$195,000
92010	Carlsbad	13	84	74	73	\$515,000	\$523,125	4	68	42	66	\$352,750	\$582,500	92115	College Grove	25	234	56	57	\$350,000	\$327,899
92011	Carlsbad	20	139	52	70	\$735,000	\$680,000	19	149	82	75	\$760,000	\$795,000	92116	Normal Heights	12	136	42	63	\$396,500	\$407,500
92014	Del Mar	16	86	121	107	\$1,397,500	\$1,400,000	12	82	71	101	\$1,155,000	\$1,545,000	92117	Clairemont Mesa	23	235	26	50	\$450,000	\$400,000
92019	El Cajon	36	268	76	62	\$392,250	\$370,500	19	196	67	83	\$420,000	\$415,000	92118	Coronado	11	76	156	143	\$1,245,000	\$1,187,500
92020	El Cajon	24	204	77	70	\$351,500	\$309,500	18	162	46	67										

# SEPTEMBER STATISTICS ATTACHED HOMES

Current Year - 2009								Previous Year - 2008							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE*	
		Mth	YTD	Mth	YTD	Mth	YTD			Mth	YTD	Mth	YTD	Mth	YTD
91901	Alpine	0	10	0	104	\$0	\$177,500	1	15	155	45	\$205,000	\$195,000		
91902	Bonita	2	36	67	71	\$86,050	\$188,000	5	28	37	79	\$15,000	\$160,000		
91905	Boulevard	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91906	Campo	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91910	Chula Vista	19	171	32	76	\$155,000	\$153,500	22	123	64	85	\$212,000	\$235,000		
91911	Chula Vista	14	234	43	70	\$176,500	\$127,389	22	141	106	80	\$148,500	\$165,000		
91913	Chula Vista	29	218	89	84	\$210,000	\$210,000	33	175	58	82	\$220,000	\$250,000		
91914	Chula Vista	9	83	173	69	\$210,000	\$217,500	4	42	107	77	\$239,900	\$269,700		
91915	Chula Vista	11	146	84	80	\$235,000	\$220,000	14	115	96	91	\$249,250	\$271,000		
91916	Descanso	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91917	Dulzura	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91931	Guatay	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91932	Imperial Beach	8	55	98	100	\$191,500	\$168,625	7	48	44	94	\$285,000	\$286,725		
91934	Jacumba	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91935	Jamul	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91941	La Mesa	5	52	105	83	\$135,000	\$169,750	2	34	92	86	\$251,250	\$232,250		
91942	La Mesa	5	63	103	106	\$169,860	\$190,000	6	47	63	67	\$260,000	\$250,000		
91945	Lemon Grove	5	42	55	107	\$111,170	\$104,700	2	24	23	76	\$137,250	\$169,500		
91948	Mount Laguna	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91950	National City	8	61	79	95	\$91,000	\$102,500	10	40	69	86	\$110,000	\$120,500		
91962	Pine Valley	0	1	0	37	\$0	\$33,000	0	1	0	36	\$0	\$70,000		
91963	Potrero	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
91977	Spring Valley	18	146	61	85	\$111,000	\$115,000	11	77	87	81	\$139,900	\$170,000		
91978	Spring Valley	3	18	105	96	\$136,900	\$127,950	3	21	22	209	\$158,000	\$158,000		
91980	Tecate	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92003	Bonsall	1	22	21	90	\$235,000	\$117,750	3	18	164	108	\$150,000	\$174,000		
92004	Borrego Springs	0	5	0	201	\$0	\$100,000	0	9	0	165	\$0	\$185,000		
92007	Cardiff By The Sea	6	32	78	61	\$444,500	\$422,000	1	34	13	90	\$335,000	\$497,500		
92008	Carlsbad	8	68	158	106	\$525,000	\$405,000	4	63	28	92	\$375,000	\$485,000		
92009	Carlsbad	24	164	26	74	\$300,500	\$305,000	15	136	53	75	\$308,000	\$353,500		
92010	Carlsbad	4	55	39	60	\$312,500	\$330,000	3	43	82	75	\$394,750	\$375,000		
92011	Carlsbad	6	60	48	49	\$372,000	\$382,500	9	66	52	70	\$425,000	\$469,250		
92014	Del Mar	7	32	89	89	\$745,000	\$607,750	5	30	78	95	\$555,000	\$855,000		
92019	El Cajon	8	129	26	73	\$152,880	\$171,496	18	94	97	82	\$207,500	\$227,500		
92020	El Cajon	23	174	35	82	\$96,000	\$90,000	14	104	90	84	\$117,400	\$148,450		
92021	El Cajon	9	143	40	88	\$110,000	\$115,000	17	85	113	82	\$148,000	\$160,000		
92024	Encinitas	7	94	76	49	\$455,000	\$369,000	14	88	106	64	\$390,000	\$421,750		
92025	Escondido	10	99	75	75	\$135,000	\$115,000	7	65	55	90	\$120,000	\$165,000		
92026	Escondido	21	144	52	66	\$130,000	\$101,500	14	91	64	75	\$120,000	\$159,500		
92027	Escondido	11	104	32	63	\$90,000	\$86,000	9	82	36	75	\$117,500	\$124,145		
92028	Fallbrook	2	15	119	97	\$200,500	\$157,500	1	7	293	92	\$335,000	\$301,500		
92029	Escondido	0	8	0	81	\$0	\$207,500	1	8	106	54	\$153,000	\$236,000		
92036	Julian	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92037	La Jolla	22	207	78	98	\$582,500	\$498,000	31	252	57	100	\$465,000	\$540,000		
92040	Lakeside	5	70	195	78	\$140,000	\$99,428	12	59	45	66	\$135,350	\$124,000		
92054	Oceanside	14	109	54	77	\$327,500	\$325,000	15	130	95	93	\$355,000	\$310,000		
92056	Oceanside	23	216	50	71	\$191,000	\$180,000	18	155	73	80	\$229,000	\$240,000		
92057	Oceanside	30	282	79	71	\$147,950	\$130,000	32	208	76	83	\$149,000	\$174,750		
92058	Oceanside	17	72	61	92	\$165,000	\$164,000	3	8	29	49	\$195,000	\$189,500		
92059	Pala	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92060	Palomar Mountain	0	0	0	0	\$0	\$0	0	0	0	0	\$0	\$0		
92061	Pauma Valley	0	2	0	230	\$0	\$308,000	0	0	0	0	\$0	\$0		

Current Year - 2009								Previous Year - 2008							
Zip Code	Market Area	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE\*		Mth	YTD	SOLD LISTINGS		AVG DAYS ON MARKET		MEDIAN PRICE\*	
Mth	YTD	Mth	YTD	Mth	YTD	Mth	YTD								


<tbl



## COMPARATIVE SALES - EXISTING HOMES - SEPTEMBER 2009 SAN DIEGO COUNTY

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
1 Total Sales Volume September 2009	\$256,682,808	-7.881	0.673	\$855,135,844	-0.828	5.623
2 Average Sales Price September 2009	\$266,268	-11.417	-2.356	\$487,813	-2.468	1.647
3 Median* Sales Price September 2009	\$204,950	-10.850	-9.540	\$384,500	2.530	2.530
4 Sold Listings September 2009	964	3.991	3.102	1,753	1.682	3.912
5 Average Days on Market September 2009	70	-4.110	4.478	66	-9.589	-4.348
6 Total Sales Volume September 2008	\$278,642,425			\$862,273,205		
7 Average Sales Price September 2008	\$300,585			\$500,158		
8 Median* Sales Price September 2008	\$229,900			\$375,000		
9 Sold Listings September 2008	927			1,724		
10 Average Days on Market September 2008	73			73		

	ATTACHED			DETACHED		
	Sales	% Change from Prior Year	% Change from Prior Month	Sales	% Change from Prior Year	% Change from Prior Month
11 Total Sales Volume YTD 2009	\$2,191,058,108	-8.167		\$7,287,104,690	-4.738	
12 Average Sales Price YTD 2009	\$253,565	-24,608		\$443,039	-21.013	
13 Median* Sales Price YTD 2009	\$200,000	-24.520		\$350,000	-16.370	N/A
14 Sold Listings YTD 2009	8,641	21.807		16,448	20.604	
15 Average Days on Market YTD 2009	75	-10.714		72	-5.263	
16 Total Sales Volume YTD 2008	\$2,385,921,653			\$7,649,554,520		
17 Average Sales Price YTD 2008	\$336,330			\$560,900		
18 Median* Sales Price YTD 2008	\$265,000			\$418,550		
19 Sold Listings YTD 2008	7,094			13,638		
20 Average Days on Market YTD 2008	84			76		

Copyright 2009 San Diego Association of Realtors. Data for single-family attached and detached home sales through the Multiple Listing Service of Sandicor, Inc. Neither SDAR nor Sandicor guarantees or is responsible for its accuracy. \*The median home price is the price where half of the homes sold for more and half sold for less. It is a more typical price measure than average, which can be skewed high by a relative handful of million-dollar plus transactions.

# ARIAs Oktoberfest Mix and Mingle Event

Wednesday, October 21st  
5pm - 7pm

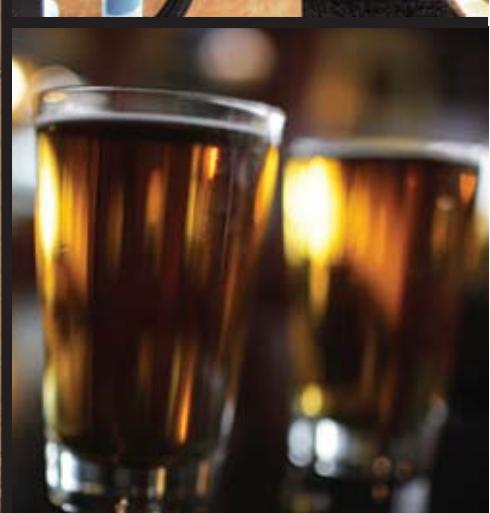
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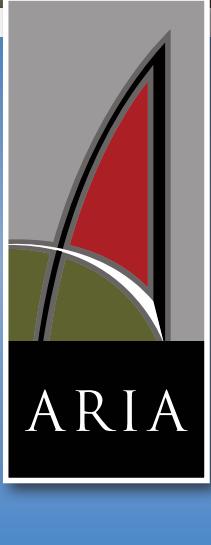



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**FHA To Tighten Credit Standards**

Although the Federal Housing Administration (FHA) confirmed that as of Sept. 30 it will fall short of its legal requirement to maintain supplementary reserves of 2 percent of the loans it insures, FHA Commissioner David Stevens says that it will not be seeking a taxpayer bailout.

Instead, to help mitigate losses, the FHA will tighten credit standards to rebuild the cushion to 2 percent or more, without raising the premiums borrowers pay or seeking an increase in its down payment requirement of 3.5 percent.

Under the new rules, lenders making FHA-insured loans would need to show net worth of at least \$1 million, an increase from \$250,000. The agency is seeking to ensure that lenders have funds available to compensate the FHA if their loans fail to meet quality standards.

The FHA also will impose a maximum loan value of 125 percent of the current estimated home value on refinanced loans, in line with Fannie Mae and Freddie Mac. Appraisals will be valid for no more than four months, a decrease from the previous six to 12 months validation period. The FHA also plans to implement appraisal changes adopted earlier this year by Fannie and Freddie. Mortgage brokers or bank employees paid on commission won't be allowed to order appraisals.

**State Bar Takes Action Against 16 Loan Modification Attorneys**

The State Bar of California has recently launched numerous investigations against attorneys for misconduct related to loan modifications. The State Bar has released the names of 16 attorneys under investigation, by opting to waive investigation confidentiality in favor of public protection. These attorneys have allegedly taken fees for promised services, but failed to perform those services or even communicate with their clients who face the possible loss of their homes. Their non-attorney

staff may also be under investigation for unlawfully practicing law.

Not all attorneys engaged in loan modifications are unscrupulous. However, this announcement from the State Bar serves as a good reminder for REALTORS® and their clients to be careful when dealing with attorneys and others for loan modifications. Scam artists may intentionally associate or affiliate themselves with attorneys in an attempt to lend credence to their fraudulent schemes. For more information visit [www.calbar.ca.gov](http://www.calbar.ca.gov).

**WINForms® is becoming zipForm® 6; Free Access to Local Forms For SDAR Members**

WINForms® electronic forms software will undergo a major upgrade later this year, transitioning into zipForm® 6, a high-performance tool that simplifies the form completion process. Available in two versions -- the Professional Edition and the Standard Edition -- zipForm® 6 enables users to complete the

most complicated real estate forms in a matter of minutes.

The SDAR Risk Management Library of local transaction forms will continue to be FREE for SDAR REALTOR® members to download. All other San Diego County REALTORS® who wish to download the forms are charged \$69.

**Rebates offered for water-saving devices in San Diego County**

Several popular rebates for water-saving devices are once again available to San Diego County residents and businesses. "SoCal Water\$mart" and "Save A Buck" rebate programs will be offered on a first-come, first-served basis until funds are depleted or until May 31, 2010, whichever comes first.

Both programs are administered by the Metropolitan Water District of Southern California through the San Diego County Water Authority and its 24 retail member agencies. MWD is the largest supplier of water for the San

Diego region.

Residents in the Water Authority's service area can apply for rebates on high-efficiency clothes washers, high-efficiency toilets, weather-based irrigation controllers, and rotary nozzles with pressure-regulating heads through the SoCalWater\$mart program. Water\$mart will run through May 31, 2010, or until the \$6 million for the program are depleted.

The Save A Buck program is available to water agency customers who own or manage commercial, industrial and institutional facilities or multi-family properties. Save A Buck rebates include high-efficiency toilets, weather-based irrigation controllers, rotary nozzles with pressure-regulating heads, water brooms, cooling tower conductivity controllers and ph/conductivity controllers (HVAC), steam sterilizers and dry vacuum pumps (medical), and high-efficiency clothes washers (multi-family). For information, visit the "News" page on [www.sdar.com](http://www.sdar.com).

**U.S. POSTAL SERVICE  
STATEMENT OF OWNERSHIP, MANAGEMENT AND CIRCULATION Form 3526**

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|--|---|--|
| a. Total No. Copies (net press run)  | 10,460  | 11,200   |
| b. Paid Circulation (By Mail and Outside the Mail)   |   |  |
| b.(1) Mailed Outside-County Paid Subscriptions Stated on PS Form 3541.<br><br>(include paid distribution above nominal rate, advertiser's proof copies, and exchange copies) | 502   | 488  |
| b.(2) Mailed In-County Paid Subscriptions Stated on Form 3541<br><br>(include paid distribution above nominal rate, advertiser's proof copies, and exchange copies)          | 9,654   | 10,463   |
| b.(3) Paid Distribution Outside the Mails Including Sales Through Dealers and Carriers, Street Vendors, Counter Sales and Other Paid Distribution Outside USPS               | 0   | 0  |
| b.(4) Paid Distribution by Other Classes of Mail Through USPS  | 0   | 0  |
| c. Total Paid Distribution [sum of 15b (1)(2)(3) and (4)]  | 10,156  | 10,951   |
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| d. (3) Free or Nominal Rate Copies Mailed at Other Classes Through the USPS  | 0   | 0  |
| d. (4) Free or Nominal Rate Distribution Outside the Mail (carriers or other means)  | 239   | 214  |
| e. Total Free or Nominal Rate Distribution [sum of 15d (1)(2)(3) and (4)]  | 239   | 214  |
| f. Total Distribution (sum of 15c and 15e)   | 10,395  | 11,165   |
| g. Copies Not Distributed  | 65  | 35   |
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16. Publication of Statement of Ownership will be printed in the October 2009 issue.

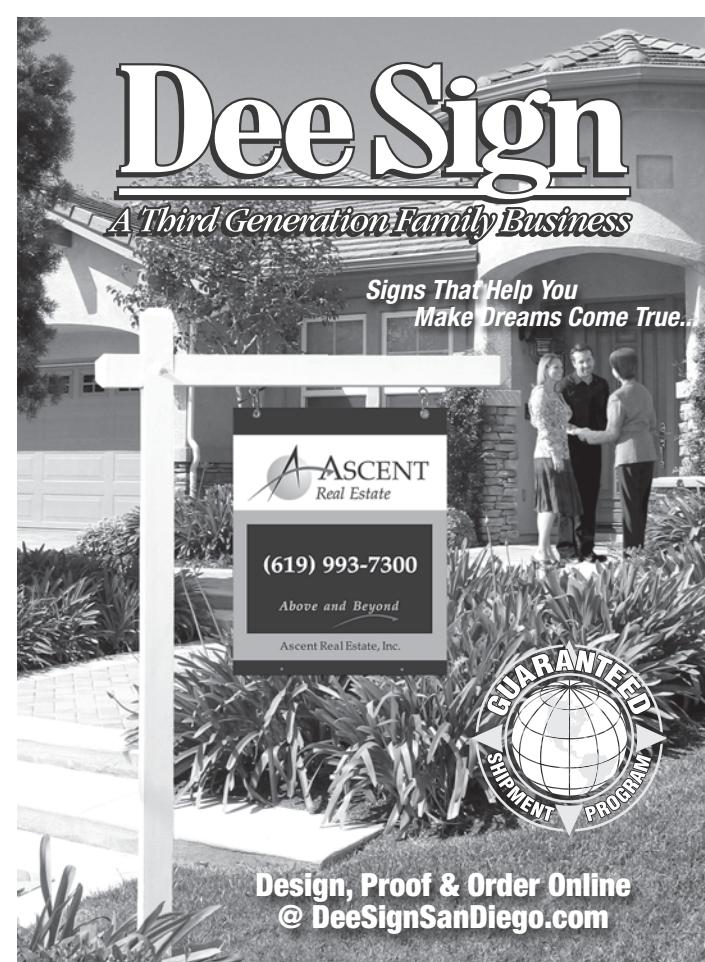
17. Signature and Title of Editor, Publisher, Business Manager or Owner

  
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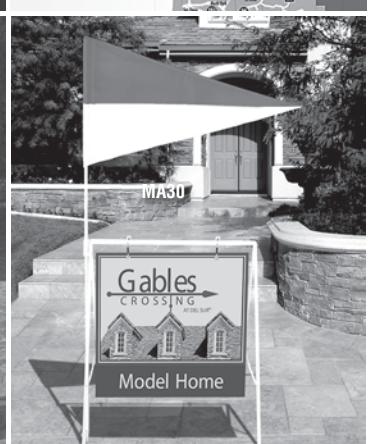
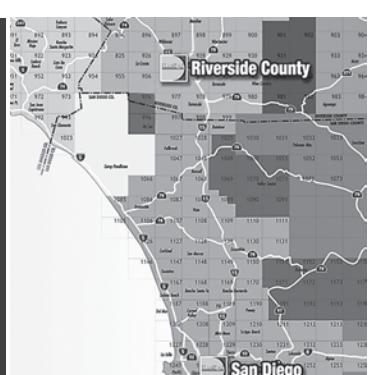
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## USING A CONTACT MANAGEMENT SYSTEM

if you are planning to utilize it to its full capacity.

One of the first things to consider is the overall design of the software. Ensure the user interface is designed to fit your needs. Its ease of use is probably the most significant factor. The system has to be able to respond the way you expect it during search and sorting operations, as this will be the most commonly-used feature.

Data entry should be straightforward, without multiple obstacles preventing you from getting the most out of the system. The need for a certain degree of customization is essential. Due to the nature of real estate, a contact management system should be able to capture very specific data pertinent to the property. If there is an option to import data directly from the MLS system, you will find it to be a time-saver as well as extremely convenient.

Lastly, the more content and information you can store in your database, the more valuable the system becomes. Spend time attaching notes, photos and conversations to the CMS. Learn about the reporting capabilities to make a lasting impression with your clients. Enhanced preparation will translate into increased business opportunities.

Managing multiple clients is an essential function for any REALTOR®. It is important to keep current and valid information for any prospects, past clients, and new leads. To accomplish these tasks, there are numerous tools available that can certainly ease the management portion of these functions. One of the best and most efficient methods is the use of a contact management system.

A contact management system (CMS) is a software program that allows you to store detailed records of all your customer relationships, tasks, and transactions. The system allows you to quickly search for histories of all interactions with customers. It also has the ability to integrate with calendars, e-mail applications, as well as perform other database operations.

If you are in the market for a contact management system, there are a certain factors to consider. Since the most prominent challenge of a contact management system is getting started, you will want to be certain the application is a good match. This is especially true

San Diego Association of REALTORS®

## 2009 Awards of Excellence

Nominations are now being accepted in the following four categories:

**Broker | REALTOR® | Office Manager | Affiliate**

These awards acknowledge outstanding service to the Association, its members, the community, and the real estate industry. They reflect the ethics, integrity, and professional standards of the individuals. Finalists will be announced **Tuesday, December 1, 2009**, with winners recognized at SDAR's annual Installation of Officers and Directors in January 2010.

**Who can submit nominations?** Any SDAR members in good standing, including brokers, agents, managers, and affiliates. **Self-nominations will be accepted.**

**Not eligible:** 2009 Officers, members of the Awards Selection Committee, Subcommittee, and category winners within the past three years.

**All nominations must be received by SDAR no later than Friday, October 23, 2009.**

**Visit [www.sdar.com](http://www.sdar.com) for a nomination form or call (858) 715-8041.**

### PAST WINNERS

#### BROKER OF THE YEAR



Drew Burks – 2008

Penny Nathan – 2007

Jim Berns – 2006

Donna Sanfilippo – 2005

Rick Hoffman – 2004

Pat Park – 2003

David Cabot – 2002

Gregg Seaman – 2001

David Prewett – 2000

Saul Klein – 1999

#### REALTOR® OF THE YEAR



Ann Throckmorton – 2008

Maxine Gellens – 2007

Dennis Baker – 2006

Pam Larimer – 2005

Dianne Rath – 2004

Marjorie McLaughlin – 2003

Marcie Quarisa – 2002

Chris Anderson – 2001

Phil Gagnon – 2000

Betty Manhardt – 1999

#### OFFICE MANAGER OF THE YEAR



Linda Harbert – 2008

Karen Peterson – 2007

Delton Garcia – 2006

Nicki Marcellino – 2005

Saylor Crayk – 2004

#### AFFILIATE OF THE YEAR



Ed Northrup – 2008

Ally Edgerton – 2007

Carol Norman – 2006

Myrna Horn – 2005

Jan Taylor – 2004

Jan Shields – 2003

Larry Nash – 2002

R.E. "Skys" Skyes – 2001

Ed Northrup – 2000

Myrna Horn – 1999

## UPCOMING EVENTS

### October 28 - 30 – CEPIBC XII Annual Convention

The Real Estate Brokers Association from the state of Baja California (Consejo Estatal de Profesionales Inmobiliarios de Baja California, or CEPIBC) will be celebrating its 12th annual convention in Rosarito from October 28-30, 2009, at the Rosarito Beach Hotel. Professional delegations from: San Felipe, Mexicali, Tecate, Tijuana, Rosarito, Ensenada, and San Quintin will be participating in this event. Hugo Torres, Mayor of the City of Rosarito and Oscar Escobedo, Baja California Secretary of Tourism, have confirmed their attendance. For more information visit [www.bolsainmobiliaria.info](http://www.bolsainmobiliaria.info).

### November 13 - 16 – NAR Conference and Expo

The 2009 REALTORS® Conference and Expo will be November 13-16 at the San Diego Convention Center. Conference highlights include an appearance by Former Secretary of State Condoleezza Rice, a celebrity concert by Reba McEntire, as well as dozens of program sessions on timely topics and an expo with 500 exhibiting companies. Visit [www.realtor.org/conference](http://www.realtor.org/conference) for more information.

## WOMEN'S COUNCIL OF REALTORS® EVENTS

### November 19 – Legal & Risk Management Update

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley

12:00 p.m. to 1:30 p.m. Lunch included

Speaker: Stella Ling, Senior Counsel of California Association of REALTORS®  
\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

### December 10 – Holiday Lunch and Installation

DoubleTree Hotel, 7450 Hazard Center Drive in Mission Valley

12:00 p.m. to 1:30 p.m. Lunch included

\$30 per member, \$35 per non-member, \$45 at the door, \$240 for Table of 8

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## DISCLOSURES AND THE TDS: WHICH TRANSACTIONS ARE EXEMPT?

By Robert E. Muir, Attorney

Questions have arisen recently about what transactions are exempt from the Real Estate Transfer Disclosure Statement (TDS) law under California Civil Code §1102. Apparently, at some seminars agents are being taught that if an investor creates a limited liability company (LLC) to sell residential property or uses the LLC as the trustee of a trust, the seller then does not need to give the buyer a TDS. However, such an exemption is doubtful.

The TDS is required in the sale of one to four residential units as well as transfers by exchange, installment land sale contract, lease with an option to purchase, option to purchase, or ground lease coupled with improvements.

Transfers of property that are exempt under Civil Code §1102 include new home sales requiring a public report, transfers pursuant to court order such as probate sales, transfers by foreclosure including deeds in lieu of foreclosure, and transfers by a fiduciary in the course of the administration of a decedent's estate, guardianship, conservatorship, or trust. However, when the property is held in a revocable trust and the trustee is a natural person who is the sole trustee of the trust as well as the former owner of the property, or an occupant in pos-

session of the property within the year preceding the transfer, a TDS must be used.

Other exemptions from the TDS include transfers from one co-owner to another; transfers made to a spouse or child, grandchild, parent, grandparent or other direct ancestor or descendent; transfers between spouses in connection with dissolution of marriage; and various transfers to the state for failure to pay property taxes and other circumstances.

The attempt to find a technical "loop-hole" to avoid providing the buyer with the TDS, and other disclosures, places the seller and agent at risk of

liability. The transfer disclosure law is intended to protect buyers of one to four residential units so that they can be apprised of material issues that affect the property. To circumvent the law by using a LLC will likely be viewed skeptically by the courts. Moreover, besides the TDS statutory requirements, California court decisions as well as the purchase agreement require that the seller disclose material facts about the property.

Agents should be cautious if the seller claims to be exempt from providing the TDS or other disclosures, except where there is a clear exemption. The best protection for the seller, as well as the agent, is for the seller make a complete disclosure rather than use a device to get around the TDS.

*Robert Muir is a real estate attorney and member of SDAR's Risk Management Committee. He can be reached at rm@muirlaw.com.*



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## EDUCATION SPOTLIGHT

The San Diego Association of REALTORS® is sponsoring the RLI's Land 101 Course on November 10 & 11 prior to the upcoming NAR Convention in San Diego. To register or for more information, visit [www.sdar.com](http://www.sdar.com). Read the article below to see why you should take this class!

# LAND TRANSACTIONS: UNIQUE FIELD REQUIRES SPECIALIZED TRAINING

By Lou Jewell

The REALTORS® Land Institute (RLI) created a new brochure this year entitled, "Are you conducting Land transactions without the knowledge and experience?"

In it, it states: "Land is a unique real estate specialty. As a result, real estate professionals who conduct land transactions need specialized knowledge.

The NAR Code of Ethics requires it.\*

The marketplace requires it.\*\*

\*Article 11, provides in relevant part,

REALTORS® shall not undertake to provide specialized professional services concerning a type of property or service that is outside their field of competence unless they engage the assistance of one who is competent

on such types of property or service, or unless the facts are fully disclosed to the client.

\*\*When a dispute impacts a land deal, a broker or agent can lose credibility – and commission – if he or she can not demonstrate competency in such a specialized field.

Real estate professionals become land experts – and Accredited Land Consultant (ALC's) – through the REALTORS® Land Institute's Land University, the education solution for real estate professionals who conduct land transactions.

- How does a ranch sale differ from a crop land sale?
- In what way do soil types affect a land transaction?
- Where are the best resources for

tapping into vital land information?

- How do land specialists use aerial photography and mapping and location systems?
- What are the impacts of water rights and related government regulations on land transactions?

The Land University of the REALTORS® Land Institute delivers a superior, skill-based program for real estate professionals who specialize in, or who seek to specialize in, land sales and brokerage of farms, ranches, undeveloped tracts of land, and related assets."

#### The REALTORS® Land Institute's Land University courses include:

- Land 101: Fundamentals of Land Brokerage

- Agricultural Land Brokerage and Marketing
- Land Development
- Site Selection
- Land Investment Analysis
- Creative Land Planning
- Transitional Land
- Tax Deferred 1031 Exchanges
- Tax Implications of Real Estate
- Practical GPS/GIS Navigation

These are two day courses that are taught around the country. You may view the course schedules and course outlines at [www.rliland.com](http://www.rliland.com).

Lou Jewell is an Accredited Land Consultant and "Land 101" Instructor.

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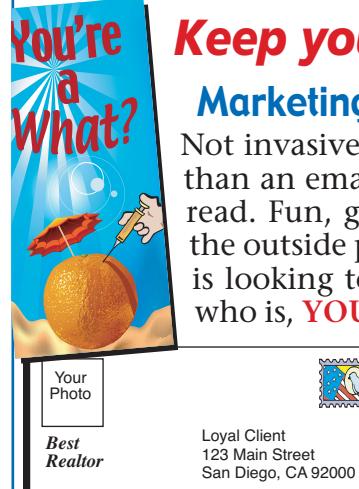
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# Education Schedule

Classes subject to change or cancellation.  
Check [www.sdar.com](http://www.sdar.com) for current information.

October	Class Name	Time	SDAR	All Others	Credits	Presenter	
22	<b>Buyer/Seller or Landlord/Tenant</b> (RMS Members: \$80)	9:00 am – 4:00 pm	\$100	\$110	5 CP	Lynn Dover, Esq.	October 22-31
23	<b>District Attorney's Forum &amp; Luncheon</b> (held at San Diego County Club)	11:30 am – 1:00 pm	\$10	\$20	NA	Valerie Tanney, Esq.	
27	<b>REO 102: You Get an REO Listing... Now What?</b> (held at Chula Vista Golf Course)	9:00 am – 4:00 pm	\$99	\$99	NA	C.J. Johnson	
28–30	<b>Conquering Contracts</b>	Wed: 8:30 am – 3:30 pm Thur: 8:30 am – 5:00 pm Fri: 8:30 am – 1:30 pm	\$299	\$399	19 CP	Rick Waite, Esq. Michael Spilger, Esq.	
29	<b>WINForms® Online Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	

November	Class Name	Time	SDAR	All Others	Credits	Presenter	
3	<b>Tempo 1: Personal Preferences, Defaults &amp; Prospecting</b>	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	November 1-30
4-5	<b>Seller Representative Specialist</b>	9:00 am – 4:00 pm	\$299	\$299	12 CP	Steve Casper	
6	<b>Property Management: Challenges and Opportunities</b> (RMS Members: \$10)	1:00 pm – 3:00 pm	\$15	\$20	NA	Rick Snyder Roger Holtsclaw	
9	<b>Tempo: Property Panorama, Custom Reports</b>	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
10-11	<b>Land 101: Fundamentals of Land Brokerage</b> (held at Hilton San Diego Bayfront)	8:00 am – 5:00 pm	\$325	NA	NA	Dale Funk Lou Jewell	
10	<b>Tempo 3: Realist, Revise Prospects, Hot Sheets, Mobile MLS Access</b>	9:15 am – 4:30 pm	FREE	FREE	NA	Sandicor Trainer	
11	<b>Transnational Referral Certification (TRC)</b>	8:30 am – 11:30 am	\$79	\$79	NA	David Wyant	
12-13	<b>Introduction to Commercial Real Estate Analysis</b>	8:00 am – 5:00 pm	\$325	\$325	17 CE	TBA	
12	<b>RELAY® Lab</b>	9:00 am – 12:00 pm	\$35	\$42	NA	Kimber Backlund	

For easy registration, visit [www.sdar.com](http://www.sdar.com) or call (858) 715-8040.



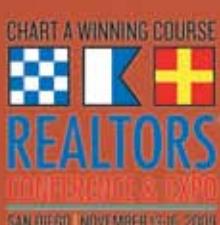
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# NOVEMBER 2009 CALENDAR OF EVENTS



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	SDAR COMMITTEE MEETINGS
"Real Estate Today" <b>1</b> on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	New Member Orientation* <b>2</b> (held at National University) 8:30 a.m. – 5:00 p.m.	REIE Exchangers <b>3</b> 8:30 a.m. – 11:00 a.m. Tempo Part 1: Personal Preferences, Defaults, and Prospecting 9:15 a.m. – 4:30 p.m.	Seller Representative Specialist (Day 1) <b>4</b> 9:00 a.m. – 4:00 p.m.	Seller Representative Specialist (Day 2) <b>5</b> 9:00 a.m. – 4:00 p.m.	Property Management <b>6</b> 1:00 p.m. – 3:00 p.m.	One-Day Prep Course <b>7</b> 8:30 a.m. – 5:00 p.m.	<b>3</b> Housing Opportunities 9:00 a.m. – 11:00 a.m.
"Real Estate Today" <b>8</b> on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	Tempo Training Part 2: CMA's, Property Panorama, Custom Reports <b>9</b> 9:15 a.m. – 4:30 p.m.	Land 101: Fundamentals of Land Brokerage (Day 1) <b>10</b> (held at Hilton Bayfront) 8:00 a.m. – 5:00 p.m. REIE Exchangers 8:30 a.m. – 11:00 a.m. Tempo Training Part 3: Realist, Revise Prospects, Hot Sheets, Mobile MLS Access 9:15 a.m. – 4:30 p.m.	Land 101: Fundamentals of Land Brokerage (Day 2) <b>11</b> (held at Hilton Bayfront) 8:00 a.m. – 5:00 p.m. Transnational Referral Certification 8:30 a.m. – 11:30 a.m.	Intro to Commercial Real Estate Analysis (Day 1) <b>12</b> 8:00 a.m. – 5:00 p.m. RELAY® Lab 9:00 a.m. – 12:00 p.m.	Intro to Commercial Real Estate Analysis (Day 2) <b>13</b> 8:00 a.m. – 5:00 p.m.	<b>14</b>	<b>3</b> Bylaws 3:00 p.m. – 5:00 p.m.
"Real Estate Today" <b>15</b> on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	<b>16</b>	REIE Exchangers <b>17</b> 8:30 a.m. – 11:00 a.m.	MLS Orientation <b>18</b> 9:30 a.m. – 10:30 a.m.	WINForms® Online Lab <b>19</b> 9:00 a.m. – 12:00 p.m.	GRI – Technology Applications in Real Estate <b>20</b> 8:00 a.m. – 5:00 p.m. Risk Management Brown Bag Seminar 12:00 p.m. – 1:30 p.m.	<b>21</b>	<b>5</b> Communications 11:30 a.m. – 1:00 p.m.
"Real Estate Today" <b>22</b> on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	<b>23</b>	REIE Exchangers <b>24</b> 8:30 a.m. – 11:00 a.m.	<b>25</b>	SDAR Closed Thanksgiving Day <b>26</b>	SDAR Closed <b>27</b>	<b>28</b>	<b>6</b> Board of Directors 8:30 a.m. – 12:00 p.m.
"Real Estate Today" <b>29</b> on AM 600 KOGO 9:00 a.m. – 10:00 a.m.	<b>30</b>	<b>SPECIAL PRE-NAR CONFERENCE COURSE</b> <b>LAND 101: Fundamentals of Land Brokerage   November 10 &amp; 11   8 a.m. – 5 p.m.</b> Held at the Hilton San Diego Bayfront (official NAR Conference hotel) <b>Register for Land 101 and received a free NAR Conference Expo-Only pass (value \$25 – no cash value – REALTORS® only)</b> Visit <a href="http://www.sdar.com">www.sdar.com</a> to register, or for more information or call (858) 715-8040.					

All classes/events subject to change or cancellation.

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**858.751.5700**  
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